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PATENT
Q02-02
65.01USN

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)	Examiner: Not Assigned
KUMAR, et al.)	
Serial No.: Not Assigned)	Art Unit: Not Assigned
Filing Date: 3 June 2005)	

For: REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT

PRELIMINARY AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sirs:

Prior to issuing a first office action on the merits, please enter and consider the following amendments: